

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
HARRISONBURG DIVISION**

In re:

DAVID WALTER PANNELL
PATRICIA KAYE PANNELL
Debtor(s)

Case No. 14-51219

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Herbert L. Beskin, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/24/2014.
- 2) The plan was confirmed on 07/15/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/26/2019.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$54,562.63.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$26,982.92
Less amount refunded to debtor	\$319.93

NET RECEIPTS: **\$26,662.99**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,760.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,764.02
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,524.02**

Attorney fees paid and disclosed by debtor: \$140.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP AS AGE	Unsecured	NA	479.40	479.40	479.40	0.00
ASHLEY FUNDING SERVICES LLC	Unsecured	NA	247.00	247.00	133.00	0.00
ATMOBILITY II LLC	Unsecured	372.33	372.33	372.33	200.46	0.00
AUGUSTA AUTO SALES	Secured	2,820.30	2,528.00	2,528.00	2,528.00	214.39
AUGUSTA AUTO SALES	Secured	2,571.29	NA	NA	0.00	0.00
AUGUSTA HEALTH	Unsecured	NA	8,854.22	NA	0.00	0.00
AUGUSTA HEALTH	Unsecured	NA	8,854.22	NA	0.00	0.00
AUGUSTA HEALTH	Unsecured	4,602.78	8,854.22	8,854.22	4,767.10	0.00
AUGUSTA MEDICAL GROUP	Unsecured	1,170.39	NA	NA	0.00	0.00
AUGUSTA MEDICAL GROUP	Unsecured	116.89	NA	NA	0.00	0.00
BETHESDA PHYSICAL THERAPY & W	Unsecured	228.12	NA	NA	0.00	0.00
BLUE RIDGE PATHOLOGISTS INC.	Unsecured	111.03	NA	NA	0.00	0.00
BLUE RIDGE RADIOLOGIST	Unsecured	11.31	NA	NA	0.00	0.00
CARILION CLINIC	Unsecured	350.34	NA	NA	0.00	0.00
CITY OF STAUNTON TREASURER	Priority	6,756.75	NA	NA	0.00	0.00
COLUMBIA GAS OF VIRGINIA	Unsecured	582.81	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORPORATIO	Unsecured	NA	643.39	643.39	346.40	0.00
DIRECTV	Unsecured	582.62	NA	NA	0.00	0.00
ILLINOIS STUDENT ASSIST COMMIS	Unsecured	6,183.89	NA	NA	0.00	0.00
LENDMARK FINANCIAL SERVICES	Secured	4,270.40	3,825.00	3,825.00	3,825.00	322.49
LENDMARK FINANCIAL SERVICES	Unsecured	2,414.06	3,110.40	3,110.40	1,674.63	0.00
MARGARET SIMAN	Unsecured	455.07	NA	NA	0.00	0.00
ORTHOPEDIC ASSOCIATES, LTD.	Unsecured	197.99	NA	NA	0.00	0.00
SHENANDOAH EMERGENCY MEDIC	Unsecured	88.84	NA	NA	0.00	0.00
SHENANDOAH EMERGENCY MEDIC	Unsecured	327.78	NA	NA	0.00	0.00
UVA MEDICAL CENTER	Unsecured	135.53	135.53	135.53	72.95	0.00
UVA PHYSICIANS GROUP	Unsecured	89.74	261.71	261.71	140.90	0.00
WANDA NAGY	Unsecured	NA	511.00	511.00	275.13	0.00
WANDA NAGY	Secured	7,159.12	7,159.12	7,159.12	7,159.12	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$7,159.12	\$7,159.12	\$0.00
Debt Secured by Vehicle	\$6,353.00	\$6,353.00	\$536.88
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$13,512.12	\$13,512.12	\$536.88
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$14,614.98	\$8,089.97	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,524.02</u>	
Disbursements to Creditors	<u>\$22,138.97</u>	
TOTAL DISBURSEMENTS :		<u>\$26,662.99</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/16/2020

By: /s/ Herbert L. Beskin

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.